

**Information to identify the case:**

Debtor 1 Justin M. Malik

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8604**

EIN **-----**

Debtor 2 Laura L. McKee

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4796**

EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **15-22990-GLT**

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Justin M. Malik

Laura L. McKee

12/18/20

**By the court:**

Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Justin M. Malik  
Laura L. McKee  
Debtor(s)

Case No. 15-22990-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Dec 18, 2020

User: aala  
Form ID: 3180W

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Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2020:**

Recip ID	Recipient Name and Address
db/jdb	+ Justin M. Malik, Laura L. McKee, 346 Nilan Hill Rd., Point Marion, PA 15474-1390
aty	+ Robleto Law, PLLC, Three Gateway Center, 401 Liberty Avenue, Suite 1306, Pittsburgh, PA 15222-1004
cr	George A. Franks, III, c/o David Z. Valencik, Esq., Calaiaro Valencik, 428 Forbes Ave., Ste. 900, Pittsburgh, PA 15219-1621
cr	Siwel Systems, LLC, 100 Lincoln Highway, Imperial, PA 15126-2200
14094388	+ ACS/College Loan Corp., College Loan Corporation, 10000 W. Charleston Blvd., Suite 200, Las Vegas, Nevada 89135-1004
14094389	Advanced Disposal, 1192 McClellandtown Rd, McClellandtown, PA 15458-1118
14164126	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178, Los Angeles, CA 90051-5478
14094391	Bank of America Practice Solutions, PO Box 809155, Chicago, IL 60680-9155
14094393	C.A. Curtze Co., d/b/a Specialty Steak Service, 1717 E 12th St, Erie, PA 16511-1723
14114346	+ C.A. Curtze Co. d/b/a Specialty Steak Service, c/o Amato Keating and Lessa, P.C., 107 North Commerce Way', Bethlehem PA 18017-8913
14133240	+ CLC TRUST II/ELT DEUTSCHE BANK On behalf of, MHEAC d/b/a ASA, c/o Keith Coburn, MHEAC d/b/a ASA, 100 Cambridge Street, Suite 1600 Boston, MA 02114-2518
14094396	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, Credit Protection Association LP, 13355 Noel Rd, Dallas, TX 75240-6602
14201268	+ Deere & Company d/b/a John Deere Financial, 6400 NW 86th St, Johnston IA 50131-2945
14130875	Ditech Financial LLC, PO BOX 6154, Rapid City, SD 57709-6154
14094398	Fayette Broadcast Corporation, 44 S Mount Vernon Ave, Uniontown, PA 15401-3224
14094399	+ Frank Fratto Inc., 711 Kingview Rd, Scottsdale, PA 15683-1817
14094400	Franklin American Mortgage Company, PO Box 77404, Ewing, NJ 08628-6404
14149564	+ George A. Franks, III, 324 High Avenue, Masontown, PA 15461-1916
14129137	Granite State Mgmt, PO Box 3420, Concord, NH 03302-3420
14094401	+ Green Tree, PO Box 6172, Rapid City, SD 57709-6172
14094402	Herald-Standard, 8 E Church St, Uniontown, PA 15401-3563
14094403	Home City Ice, PO Box 111116, Cincinnati, OH 45211-1116
14094405	+ John Deere Financial, PO Box 4450, Carol Stream, IL 60197-4450
14160492	Joseph and Linda Swartz, 35 Meadow Ln, Uniontown, PA 15401-5265
14094406	Masontown Trophy and Embroidery, 25 S Main St, Masontown, PA 15461-2039
14094407	NHHELC/GSM&R, PO Box 3420, Concord, NH 03302-3420
14094408	OneView Finance, PO Box 4130, Hopkins, MN 55343-0498
14094409	+ PA Dept. of Labor and Industry, State Workers Insurance Fund, 100 Lackawanna Ave, Scranton, PA 18503-1966
14163941	+ PA State Workers' Insurance Fund, c/o Mary Boyco, 100 Lacakwanna Ave, Scranton, PA 18503-1966
14145735	+ PNC Mortgage, a division of PNC Bank N.A, 3232 Newmark Drive, Miamisburg, OH 45342-5421
14161065	Siwel Systems, LLC, c/o E.D. Lewis, Member, 100 Lincoln Highway, Imperial, PA 15126-2200
14094412	The North Fayette County Municipal Auth., 1634 University Dr, Dunbar, PA 15431-2045
14160493	Thomas and Constance Battaglia, PO Box 243, Uledi, PA 15484-0243
14094413	United Bank, 81 W Main St, Uniontown, PA 15401-3340
14094414	United Bank, PO Box 2373, Charleston, WV 25328-2373
14094415	+ United Bankcard Center, 514 Market St, Parkersburg, WV 26101-5341

TOTAL: 36

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern

District/off: 0315-2

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Date Recd: Dec 18, 2020

Form ID: 3180W

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Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	EDI: PENNDEPTREV	Dec 19 2020 06:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 19 2020 02:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: RECOVERYCORP.COM	Dec 19 2020 06:03:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14094392	EDI: CITICORP.COM	Dec 19 2020 06:03:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14141911	EDI: BL-BECKET.COM	Dec 19 2020 06:03:00	CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14120257	EDI: CAPITALONE.COM	Dec 19 2020 06:03:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14094394	EDI: CAPITALONE.COM	Dec 19 2020 06:03:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
14094395	EDI: CITICORP.COM	Dec 19 2020 06:03:00	Citi Cards/Citbank, PO Box 6241, Sioux Falls, SD 57117-6241
14094397	EDI: DIRECTV.COM	Dec 19 2020 06:03:00	Direct TV, PO Box 60036, Los Angeles, CA 90060-0036
14151387	EDI: ECAST.COM	Dec 19 2020 06:03:00	ECAST SETTLEMENT CORPORATION, POB 29262, NEW YORK, NY 10087-9262
14344316	EDI: ECMC.COM	Dec 19 2020 06:03:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
14114015	+ Email/Text: PBNCNotifications@perituservices.com	Dec 19 2020 02:51:00	Kohls, PO BOX 3115, Milwaukee, WI 53201-3115
14100003	Email/Text: Bankruptcy.Notices@pnc.com	Dec 19 2020 02:51:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
14094410	Email/Text: Bankruptcy.Notices@pnc.com	Dec 19 2020 02:51:00	PNC Bank, PO Box 856177, Louisville, KY 40285-6177
14149360	EDI: PRA.COM	Dec 19 2020 06:03:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14109347	EDI: PENNDEPTREV	Dec 19 2020 06:03:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14109347	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 19 2020 02:52:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14100870	EDI: RECOVERYCORP.COM	Dec 19 2020 06:03:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14094411	EDI: CITICORP.COM	Dec 19 2020 06:03:00	Sears/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
14108884	EDI: WFFC.COM	Dec 19 2020 06:03:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. Box 19657, Irvine, CA 92623-9657
14094416	EDI: WFFC.COM	Dec 19 2020 06:03:00	Wells Fargo Dealer Services, PO Box 1697, Winterville, NC 28590-1697
14160978	+ Email/Text: bankruptcy@firstenergycorp.com	Dec 19 2020 02:52:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248

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14094417

+ Email/Text: bankruptcy@firstenergycorp.com

Dec 19 2020 02:52:00

West Penn Power, 76 S Main St, Akron, OH  
44308-1817

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LL
cr		PNC Bank, National Association
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
14094390	##	Atlantic Broadband, 24 Main St, Bradford, PA 16701-2018
14094404	##+	Joe Belt and Sandy Belt, 4034 Pinehurst Drive, Morgantown, WV 26505-8083

TOTAL: 2 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2020 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor PNC Bank National Association andygornall@latouflawfirm.com
Aurelius P. Robleto	on behalf of Attorney Robleto Law PLLC apr@robletolaw.com, rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com
Aurelius P. Robleto	on behalf of Joint Debtor Laura L. McKee apr@robletolaw.com rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com
Aurelius P. Robleto	on behalf of Debtor Justin M. Malik apr@robletolaw.com rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmllawgroup.com
David Z. Valencik	on behalf of Creditor George A. Franks III dvalencik@c-vlaw.com, cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpedo@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com
Donald R. Calaiaro	on behalf of Creditor George A. Franks III dcalaiaro@c-vlaw.com, cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpedo@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com
James A. Prostko	

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on behalf of Creditor DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC pawb@fedphe.com

Nicholas R. Pagliari

on behalf of Creditor Siwel Systems LLC npagliari@mijb.com, sburick@mijb.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

TOTAL: 11